# United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 24-02068-HWV Heidi Ann Plasic Chapter 13

CERTIFICATE OF NOTICE

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District/off: 0314-1 User: AutoDocke Page 1 of 2
Date Rcvd: Aug 21, 2025 Form ID: 3180W Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2025:

| Kecip ID |   | Recipient Name and Address   |
|----------|---|--|
| db       | + | Heidi Ann Plasic, 416 Erdman Drive, Dauphin, PA 17018-9617   |
| 5646891  | + | MDJ 12-3-05, 8010 Bretz Drive, Harrisburg, PA 17112-9748   |
| 5646895  | + | Paul Rhen, 1911 Stoney Creek Road, Dauphin, PA 17018-9605  |
| 5646896  | + | $Roger\ R.\ Laguna,\ Jr.,\ Esquire,\ Laguna\ \&\ Associates,\ PLLC,\ 1119\ North\ Front\ Street,\ Harrisburg,\ PA\ 17102-3318$ |
|          |   |  |

### TOTAL: 4

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address<br>+ EDI: CAPITALONE.COM | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| 5646887  |   | Aug 21 2025 22:48:00 | Capital One, Attn: Bankruptcy, PO Box 30285,<br>Salt Lake City, UT 84130-0285                      |
| 5646888  | + Email/Text: Bankruptcies@nragroup.com             | Aug 21 2025 18:45:00 | Holy Spirit EMS, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036       |
| 5646885  | EDI: IRS.COM  | Aug 21 2025 22:48:00 | Internal Revenue Service, PO Box 7346,<br>Philadelphia, PA 19101-7346                              |
| 5660791  | EDI: JEFFERSONCAP.COM                               | Aug 21 2025 22:48:00 | Jefferson Capital Systems LLC, Po Box 7999,<br>Saint Cloud MN 56302-9617                           |
| 5646889  | ^ MEBN  | Aug 21 2025 18:43:17 | KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541                       |
| 5651056  | Email/PDF: MerrickBKNotifications@Resurgent.com     | Aug 21 2025 18:53:22 | MERRICK BANK, Resurgent Capital Services,<br>PO Box 10368, Greenville, SC 29603-0368               |
| 5646893  | + Email/Text: nsm_bk_notices@mrcooper.com           | Aug 21 2025 18:45:00 | MRC/United Wholesale M, Attn: Bankruptcy, PO<br>Box 619098, Dallas, TX 75261-9098                  |
| 5646890  | + Email/Text: bankruptcy@marinerfinance.com         | Aug 21 2025 18:45:00 | Mariner Finance, LLC, Attn: Bankruptcy, 8211<br>Town Center Drive, Nottingham, MD 21236-5904       |
| 5646892  | + Email/PDF: MerrickBKNotifications@Resurgent.com   | Aug 21 2025 18:53:56 | Merrick Bank/Card Works, Attn: Bankruptcy, PO<br>Box 5000, Draper, UT 84020-5000                   |
| 5662069  | Email/Text: nsm_bk_notices@mrcooper.com             | Aug 21 2025 18:45:00 | Nationstar Mortgage LLC, Attn: Bankruptcy<br>Department, P.O. Box 619096, Dallas, TX<br>75261-9741 |
| 5646894  | + Email/Text: nsm_bk_notices@mrcooper.com           | Aug 21 2025 18:45:00 | Nationstar Mortgage, 8950 Cypress Waters<br>Boulevard, Coppell, TX 75019-4620                      |
| 5646886  | EDI: PENNDEPTREV                                    | Aug 21 2025 22:48:00 | PA Dept of Revenue, Attn: Bankruptcy Division,<br>Dept 280946, Harrisburg, PA 17128-0946           |
| 5646897  | Email/Text: bkrcy@ugi.com                           | Aug 21 2025 18:45:00 | UGI, PO Box 13009, Reading, PA 19612   |
| 5647694  | Email/Text: bkrcy@ugi.com                           | Aug 21 2025 18:45:00 | UGI Utilities, Inc., PO Box 13009, Reading, PA 19612   |

TOTAL: 14

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# BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

# NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2025 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2025 at the address(es) listed below:

Name **Email Address** 

Denise E. Carlon

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com

Gary J Imblum

on behalf of Debtor 1 Heidi Ann Plasic gary.imblum@imblumlaw.com

gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Jack N Zaharopoulos

ecf\_pahu\_alt@trustee13.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

#### Information to identify the case: Debtor 1 Heidi Ann Plasic Social Security number or ITIN xxx-xx-8618 EIN \_\_-\_\_\_ First Name Middle Name Last Name Debtor 2 Social Security number or ITIN \_\_\_\_ Middle Name Last Name First Name (Spouse, if filing) EIN \_\_-\_\_\_ United States Bankruptcy Court Middle District of Pennsylvania 1:24-bk-02068-HWV Case number:

Order of Discharge

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Heidi Ann Plasic fka Heidi Ann Anderson

8/21/25

By the court:

Henry W. Van Eck, Chief Bankruptcy Judge

### **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

# Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge** 

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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**Chapter 13 Discharge** 

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